

AFFIDAVIT OF NOTARY PRESENTMENT

STATE OF NEW YORK
SS.

United States Courts
Southern District of Texas
FILED

FEB 08 2022

COUNTY OF Bronx

Nathan Ochsner, Clerk of Court

CERTIFICATION OF MAILING

On this day 2nd day of August, 20 21, for the purpose of verification. I, the undersigned Notary Public, being commissioned in the County and State noted above, do certify that Patrick Pryce-Latty appeared before me with the following documents listed below. I, the undersigned notary, personally verified that these documents listed below were placed in an envelope and sealed by me. They were sent by the UNITED STATES Post Office Registered Mail. Mailed to TIFFANY & CO. 15 SYLVAN WAY PARSIPPANY, NJ 07054-9693

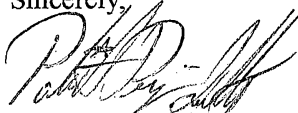
Receipt # 7021 0350 0001 7684 8691

The following items were placed in the envelopes:

1. Affidavit of Truth - 3 pages
2. Invoice - 1 page
3. Exhibit A through J - 16 pages
4. Affidavit of Notary Presentment - 2 page
5. Debt Validation LOI - 1 page
6. Notice of Rights of Recession - 1 page
7. Cease and Desist - 3 pages

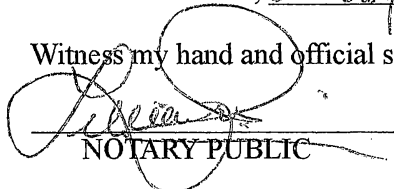
Total Number of Pages: 27

Sincerely,


Patrick Pryce-Latty

Executed on " 2nd day of August 2021

Witness my hand and official seal


NOTARY PUBLIC

8/2/2021
DATE

My commission expires: July 18, 2025

Notary Seal: LILLIAM ROSA
Notary Public, State of New York
No. 01PO6130488
Qualified in Bronx County
Commission Expires July 18, 2025

LEGAL NOTICE

The Certifying Notary is an independent contractor and not a party to this claim. In fact, the certifying Notary is a federal witness pursuant to TITLE 18, PART I, CHAPTER 73, SEC, 1512. Tampering with a witness, victim, or an informant. The Certifying Notary also performs the functions of a quasi-postal inspector under the Homeland Security Act by being compelled to report any violations of the U.S. postal regulations as an officer of the Executive Department. Intimidating a Notary Public under Color of Law is a violation of TITLE 18 U.S. CODE, SECTION 242, titled "Deprivation of Rights Under color of Law," which primarily governs police misconduct investigations. This statute makes it a crime for any person acting under Color of Law to willfully deprive any individual residing in the United States and/or United States of America those rights protected by the Constitution and U.S. Laws.

CEASE AND DESIST

Patrick Pryce-Latty
480 Halstead Avenue APT 5N, Harrison, NY, 10528

August 2nd, 2021

TIFFANY & CO
15 SYLVAN WAY
PARSIPPANY, NJ 07054-9693

Account Number: 6010440407893544

Name: Patrick Pryce-Latty

Credit Amount: \$25,901.63

To whom this may concern,

Pursuant to **15 U.S. Code § 1692c(c)** I am notifying you in writing that I, the natural person, Executor and Original Creditor refuse to pay this alleged debt. I am demanding that you cease all forms of communication with me through any and all mediums, directly and indirectly. A Consumer Reporting Agency(Transunion, Experian, Equifax, Innovis) is an example of a medium.

I am dissatisfied with my purchase that I made with my credit card(as defined pursuant to **15 U.S. Code § 1602**) and in good faith, I am giving the opportunity to correct the violation found in the **RETAIL INSTALLMENT CREDIT AGREEMENT provided by, TIFFANY & CO.** The purchase was made within 100 miles of my current mailing address and the purchase price was \$25,901.43; I have not fully paid for the purchase with \$19,426.26 allegedly remaining.

Be mindful that pursuant to **15 U.S. Code § 1611 - TIFFANY & CO.** May be held criminally liable for willful and knowing violation.


Pursuant to **15 U.S. Code § 1692c(C)(2) -**

I am invoking my specified remedy as a federally protected consumer, and the Original Creditor I am demanding all of the following:

1. Send valuation of the property purchased using my credit card as defined under the Truth In Lending Act as 'any card or other credit device existing for the purpose of obtaining money, property, labor, or services on credit,' so be it; to the address on my consumer credit application and submit proof in writing that this has been complete.
2. Pursuant to **15 U.S. Code § 1635(b)**, I am exercising my right to rescind the TIFFANY & CO. Retail Installment Credit Agreement by midnight of the third business day; let it be understood that I did not receive any copy of disclosure or form of my consumer credit transaction. You have 20 days from the receipt of this notice to adhere to applicable FEDERAL LAW.
3. I am demanding my down payment for this 'credit card' in the amount of \$6,475.41 be made payable to Patrick Pryce-Latty and mailed to the address presented on my consumer credit application completed in store with proof of this action pursuant to **15 U.S. Code § 1635(b)**

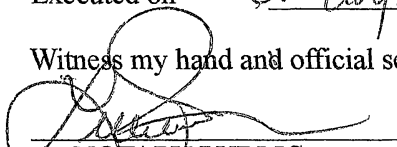
4. Pursuant to **15 U.S. Code § 1692k** - Pay the attached invoice and compensate me for every individual action labeled in the attached exhibit. If not, I will not hesitate to take legal action.
5. Remove inquiry from my consumer report(s) pursuant to **15 U.S. Code § 1681b(a)(2)** and **15 U.S. Code § 1692c** in regard to communication through any and all mediums.
6. Credit to the account 6010440407893544 to be open and available for use; pursuant to applicable FEDERAL LAW as a card member who exercised their right I shall not be discriminated against.
7. Lastly an apology pursuant to **15 U.S. Code § 1692j** for furnishing a deceptive form that me made feel I was obligated to pay a debt when I granted my credit for extension for personal goods.

Sincerely,


Patrick Pryce - Latty

Executed on " 2nd day August 2021

Witness my hand and official seal


NOTARY PUBLIC

8/2/2021
DATE

My commission expires: July 18, 2025

Notary Seal:

LILLIAM ROSA
Notary Public, State of New York
No. 01RO6130488
Qualified in Bronx County
Commission Expires July 18, 2025

REQUEST FORM

1. Name and address of alleged creditor:
2. Name of file of alleged debtor:
3. Alleged Account Number:
4. Address on file for alleged debtor:
5. Amount of alleged debt:
6. Date (this alleged debt became payable):
7. Date of Original Charge or delinquency:
8. Was this debt assigned to a debt collector or purchased:
9. Amount paid if debt was purchased:
10. Commission for debt if collection efforts are successful:

Please provide the name and address of the bonding agent for TIFFANY & CO., in case legal action becomes necessary:

Authorized Signature of Creditor: _____

Date: _____

You must return this completed form along with copies of all requested information, assignments or other transfer agreements, which would establish your right to collect this alleged debt within thirty days from the date of your receipt of this letter.

Your claim cannot and will not be considered if any portion of this form is not completed and returned with copies of all requested documents. This is a request made pursuant to the Fair Debt Collection Practices Act.

Please allow thirty days for processing once I receive this information.

7020 2450 0001 9887 9578

U.S. Postal Service
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com

OFFICIAL USE

Certified Mail Fee \$3.75

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$7.95

Total Postage and Fees \$11.75

Sent To
 State of NY Office of the Attorney General
 Street and Apt. No., or PO Box No.
 44 South Broadway
 City, State, ZIP+4®
 White Plains, NY 10601

Postmark Here
 09/07/2021

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

7021 0350 0001 7684 8691

U.S. Postal Service
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com

OFFICIAL USE

Certified Mail Fee \$3.60

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$7.70

Total Postage and Fees \$11.15

Sent To
 TIFFANY + Co. - 15 SYLVAN WAY
 Street and Apt. No., or PO Box No.
 PARLIPPANY, NJ
 City, State, ZIP+4®
 07054-9693

Postmark Here
 08/03/2021

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

☒ Complete items 1, 2, and 3.
☒ Print your name and address on the reverse so that we can return the card to you.
☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Office of the Attorney General
 John Katzenstein
 44 South Broadway,
 White Plains, NY, 10601

2. Article Number (Transfer from service label)
 7020 2450 0001 9887 9578

PS Form 3811, July 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature
☒ Agent
☐ Addressee

B. Received by (Printed Name)
 C. Date of Delivery
 8/1/21

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over \$500)

☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

☒ Complete items 1, 2, and 3.
☒ Print your name and address on the reverse so that we can return the card to you.
☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 TIFFANY + Co.
 15 SYLVAN WAY
 PARLIPPANY, NJ 07054-9693

2. Article Number (Transfer from service label)
 7021 0350 0001 7684 8691

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature
☒ Agent
☐ Addressee

B. Received by (Printed Name)
 C. Date of Delivery
 8/4/21

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☒ No

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over \$500)

☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

A receipt (this portion of the Certified Mail label) A unique identifier for your mailpiece. Electronic verification of delivery or attempted delivery. A record of delivery (including the recipient's signature) that is retained by the Postal Service™ for a specified period.

Important Reminders:
You may purchase Certified Mail service with First-Class Mail®, First-Class Package Service®, or Priority Mail® service.
Certified Mail service is *not* available for international mail.
Insurance coverage is *not* available for purchase with Certified Mail service. However, the purchase of Certified Mail service does not change the insurance coverage automatically included with certain Priority Mail items.
For an additional fee, and with a proper endorsement on the mailpiece, you may request the following services:
- Return receipt service, which provides a record of delivery (including the recipient's signature). You can request a hardcopy return receipt or an electronic version. For a hardcopy return receipt, complete PS Form 3811, *Domestic Return Receipt*; attach PS Form 3811 to your mailpiece;

- for an electronic return receipt, see a retail associate for assistance. To receive a duplicate return receipt for no additional fee, present this USPS®-postmarked Certified Mail receipt to the retail associate.

- Restricted delivery service, which provides delivery to the addressee specified by name, or to the addressee's authorized agent.

- Adult signature service, which requires the signee to be at least 21 years of age (not available at retail).

- Adult signature restricted delivery service, which requires the signee to be at least 21 years of age and provides delivery to the addressee specified by name, or to the addressee's authorized agent (not available at retail).

■ To ensure that your Certified Mail receipt is accepted as legal proof of mailing, it should bear a USPS postmark. If you would like a postmark on this Certified Mail receipt, please present your Certified Mail item at a Post Office™ for postmarking. If you don't need a postmark on this Certified Mail receipt, detach the barcoded portion of this label, affix it to the mailpiece, apply appropriate postage, and deposit the mailpiece.

IMPORTANT: Save this receipt for your records.

■ A receipt (this portion of the Certified Mail label) A unique identifier for your mailpiece.

■ Electronic verification of delivery or attempted delivery.

■ A record of delivery (including the recipient's signature) that is retained by the Postal Service™ for a specified period.

Important Reminders:
■ You may purchase Certified Mail service with First-Class Mail®, First-Class Package Service®, or Priority Mail® service.
■ Certified Mail service is *not* available for international mail.
■ Insurance coverage is *not* available for purchase with Certified Mail service. However, the purchase of Certified Mail service does not change the insurance coverage automatically included with certain Priority Mail items.
■ For an additional fee, and with a proper endorsement on the mailpiece, you may request the following services:
- Return receipt service, which provides a record of delivery (including the recipient's signature). You can request a hardcopy return receipt or an electronic version. For a hardcopy return receipt, complete PS Form 3811, *Domestic Return Receipt*; attach PS Form 3811 to your mailpiece;

- for an electronic return receipt, see a retail associate for assistance. To receive a duplicate return receipt for no additional fee, present this USPS®-postmarked Certified Mail receipt to the retail associate.

- Restricted delivery service, which provides delivery to the addressee specified by name, or to the addressee's authorized agent.

- Adult signature service, which requires the signee to be at least 21 years of age (not available at retail).

- Adult signature restricted delivery service, which requires the signee to be at least 21 years of age and provides delivery to the addressee specified by name, or to the addressee's authorized agent (not available at retail).

■ To ensure that your Certified Mail receipt is accepted as legal proof of mailing, it should bear a USPS postmark. If you would like a postmark on this Certified Mail receipt, please present your Certified Mail item at a Post Office™ for postmarking. If you don't need a postmark on this Certified Mail receipt, detach the barcoded portion of this label, affix it to the mailpiece, apply appropriate postage, and deposit the mailpiece.

IMPORTANT: Save this receipt for your records.

USPS TRACKING#

9590 9402 5800 0034 6006 39

United States Postal Service

RECEIVED
SEP 09 2021
OFFICE OF THE ATTORNEY GENERAL
WESTCHESTER REGIONAL OFFICE

WESTCHESTER NY 105

430 HALSTEAD AVE APT 5N

Yonkers, NY 10528

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

USPS TRACKING#

9590 9402 6727 1060 4885 86

United States Postal Service

RECEIVED
SEP 09 2021
OFFICE OF THE ATTORNEY GENERAL
WESTCHESTER REGIONAL OFFICE

NY 1070

1405 WALTON AVE #32

Brooklyn, NY 10452

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

EXHIBIT (H)

RIGHTS OF RECESSION NOTICE

TIFFANY & CO
15 SYLVAN WAY
PARSIPPANY, NJ 07054-9693

August 2nd, 2021

Patrick Pryce-Latty
480 Halstead Avenue APT 5N, Harrison, NY, 10528
DOB: 09/02/1990
SS# XXX-XX-1716

To whom this may concern,

I am exercising my right to rescind from this consumer credit transaction, pursuant to **15 U.S. Code § 1635(a)**. Credit Card Account 6010440407893544. In addition, I, Patrick Pryce-Latty am aware of **15 U.S. Code § 1640(2)(A)(i)** and have identified that a finance charge, defined pursuant to **15 U.S. Code § 1605** was assessed however, it did not include the sum of all charges; Insurance; **(5)** Premium or other charge for any guarantee or insurance protecting the creditor against the obligor's default or other credit loss. I, the consumer demand remedy pursuant to **15 U.S. Code § 1640(2)(A)(i)**. Pursuant to **15 U.S. Code § 1692e(8)** is contradicting to what is said is the billing rights provided by TIFFANY & CO. which states, "If we think you owe an amount and you do not pay we may report you as delinquent."

Under **15 U.S. Code § 1635(a)(b)(g)(4)** - Right of rescission as to certain transactions

(a) Disclosure of obligor's right to rescind

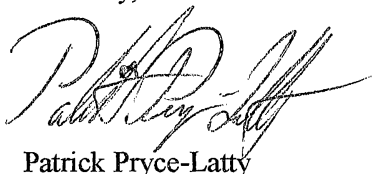
Except as otherwise provided in this section, in the case of any consumer credit transaction (including opening or increasing the credit limit for an open end credit plan) in which a security interest... The creditor shall also provide, in accordance with regulations of the Bureau, appropriate forms for the obligor to exercise his right to rescind any transaction subject to this section.

(b) Return of money or property following rescission

When an obligor exercises his right to rescind under subsection (a), he is **not liable** for any finance or other charge, and any security interest given by the obligor, including any such interest arising by operation of law, becomes void upon such a rescission. Within 20 days after receipt of a notice of rescission, the creditor shall return to the obligor any money or property given as earnest money, downpayment, or otherwise, and shall take any action necessary or appropriate to reflect the termination of any security interest created under the transaction. If the creditor has delivered any property to the obligor, the obligor may retain possession of it. I, as a federally protected consumer am demanding compliance and payment based on the individual actions listed above.

(4) Applicability - This subsection shall apply to all consumer credit transactions in existence.

Sincerely,



Patrick Pryce-Latty

EXHIBIT (I)

DEBT VALIDATION LETTER OF INSTRUCTION

Patrick Pryce-Latty
480 Halstead Avenue APT 5N, Harrison, NY, 10528

August 2nd, 2021

TIFFANY & CO
15 SYLVAN WAY
PARSIPPANY, NJ 07054-9693

To whom this may concern,

Be advised, this is not a refusal to pay, but a notice sent pursuant to 15 U.S. Code § 1692g(a)(5) (b) stating your claim is disputed and validation is requested.

This is **not** a request for "verification" or proof of my mailing address, but a request for **validation** made pursuant to the above-named Title and Section. I humbly request your office provide me with competent evidence that I have any legal obligation to pay you.

At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Transunion, Equifax and Experian) this action may constitute fraud under both Federal and State Laws. Do to that fact, if any negative mark is found on any of my credit reports by your company or the company that you represent, I will not hesitate in bringing legal action against you and your client for the following: Violation of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act, and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least thirty days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

If your office fails to respond to this validation request within thirty days from the date of receipt, all references to this account must be deleted and completely removed from my credit file, and a copy of such deletion request shall be sent to me immediately.

Sincerely,



Patrick Pryce-Latty

AFFIDAVIT OF TRUTH

STATE OF NEW YORK
COUNTY OF WESTCHESTER

Patrick Pryce-Latty
480 Halstead Avenue APT 5N
Harrison, NY 10528
DOB: 09/02/1990
SS# XXX-XX-1716

TIFFANY & CO
15 SYLVAN WAY
PARSIPPANY, NJ 07054-9693

Notice to all,

I am affirming that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name of PATRICK PRYCE-LATTY, and I have been appointed and accept being the executor both public and private for all matters preceding, and I hereby claim that I will d/b/a PATRICK PRYCE-LATTY and autograph, as the agent, attorney in fact, so be it;

Whereas, I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, now present:

Fact, the **Fair Debt Collection Practices Act of 15 USC ch. 41 § 1692** is intended to secure my rights as a consumer, natural person and original creditor.

Fact, the **Truth In Lending Act of 15 USC ch. 41 § 1601** is intended to secure my rights as a consumer, natural person and original creditor.

Fact, the **Fair Credit Reporting Act of 15 USC ch. 41 § 1681** is intended to secure my rights as a consumer, natural person and original creditor.

Fact, affiant is aware that pursuant to **15 U.S. Code § 1611(1)(3) - Criminal liability for willful and knowing violation (1)** gives false or inaccurate information or fails to provide information which he is required to disclose under the provisions of this subchapter or any regulation issued thereunder and; if an organization(**TIFFANY & CO**) fails to comply with any requirement imposed under this subchapter, shall be fined not more than \$5,000 or imprisoned not more than one year, or both. **TIFFANY & CO** has violated this individual action. Please see proof attached as **EXHIBIT A, B, C, D AND E**.

Fact, Affiant is aware that pursuant to **15 U.S.C 1692k - Civil Liability; TIFFANY & CO** may be held liable for violations.

Fact, Affiant is aware that pursuant to **15 U.S.C 1681n(a) - Civil liability for willful noncompliance** Any person(organization i.e. **TIFFANY & CO**) who willfully fails to comply with any requirement imposed under this subchapter with respect to any consumer is liable to that consumer in an amount equal to the sum of; **(1)(A)** any actual damages sustained by the consumer as a result of the failure or damages of not less than \$100 and not more than \$1,000; or **(B)** in the case of liability of a natural person for obtaining a consumer report under false pretenses or knowingly without a permissible purpose, actual

damages sustained by the consumer as a result of the failure or \$1,000, whichever is greater. Lastly, pursuant to **15 U.S.C 1681n(b) Civil liability for knowing noncompliance** - Any person(organization i.e. **TIFFANY & CO**) who obtains a consumer report from a consumer reporting agency(i.e. **TRANSUNION, EQIFAX, EXPERIAN, INNOVIS**) under false pretenses or knowingly without a permissible purpose shall be liable to the consumer reporting agency(i.e. **TRANSUNION, EQIFAX, EXPERIAN, INNOVIS**) for actual damages sustained by the consumer reporting agency(i.e. **TRANSUNION, EQIFAX, EXPERIAN, INNOVIS**) or \$1,000, whichever is greater.

Fact, Affiant is aware that pursuant to **15 U.S. Code § 1692c(c)(1)(2)(3) - Communication in connection with debt collection - (c)** If a consumer(executor) notifies a debt collector(**TIFFANY & CO**) in writing that the consumer(executor) refuses to pay a debt(or alleged obligation)or that the consumer(executor) wishes the debt collector(**TIFFANY & CO**) to cease further communication(**directly or indirectly to any person through any medium**) with the consumer(executor), the debt collector(**TIFFANY & CO**) shall not communicate further with the consumer(executor) with respect to such debt except— for sections **(1)(2)(3)** of this subchapter. Please see proof attached as **EXHIBIT F**

Fact, Affiant is aware that pursuant to **15 U.S. Code § 1605(a)(5) - Determination of finance charge** - Except as otherwise provided in this section, the amount of the finance charge in connection with **any consumer credit transaction** shall be determined as the **sum of all charges**, payable directly or indirectly by the(**natural**) person to whom the credit is extended, and imposed directly or indirectly by the(**Original**) creditor as an incident to the extension of credit. **The finance charge does not include charges of a type payable in a comparable cash transaction.** Here are some examples of charges which are included in the finance charge include any of the following types of charges which are applicable: **(4)** Fee for an investigation or credit report. **(5)** Premium or other charge for any guarantee or insurance protecting the creditor(**refers only to a person**) against the obligor's default or other credit loss. Please see proof attached as **EXHIBIT E AND G.**

Fact, Affiant is aware that pursuant to **15 U.S. Code § 1635(a)(b)(f)(g) - Right of rescission as to certain transactions; (a)** Except as otherwise provided in this section, in the case of **any consumer credit transaction** in which a security interest, including any such interest arising by operation of law, is or will be retained or acquired in any property which is used as the principal dwelling of the person to whom credit is extended, the **obligor shall have the right to rescind the transaction until midnight of the third business day following the consummation of the transaction** or by notifying the creditor(**TIFFANY & CO**), in accordance with regulations of the Bureau, of his intention to do so. **(b)** When an obligor **exercises his right to rescind under subsection (a)**, he is not liable for any finance or other charge, and any security interest given by the obligor, including any such interest arising by operation of law, becomes void upon such a rescission. Within 20 days after receipt of a notice of rescission, the **creditor(TIFFANY & CO)** shall return to the obligor any money or property given as earnest money, **downpayment**, or otherwise, and shall take any action necessary or appropriate to reflect the termination of any security interest created under the transaction. **(f)** An obligor's right of rescission **shall expire three years after the date of consummation of the transaction** or upon the sale of the property, whichever occurs first. **(g)** In any action in which it is determined that a creditor(**TIFFANY & CO**) has violated this section, in addition to rescission the court may award relief under section 1640 of this title for violations of this subchapter not relating to the right to rescind. Please see proof attached as **EXHIBIT F AND H.**

Fact, Affiant is aware that pursuant to **15 U.S. Code § 1692g(a)(5)(b)** within 5 days of initial communication I should have gotten a written notice expanding on written disclosure of the **name and address of the original creditor, if different from current creditor.**

Fact, Affiant is aware that pursuant to **15 U.S. Code § 1666i - a card issuer** who has issued a credit card to a cardholder **pursuant to an open end consumer credit plan** shall be subject to all claims (other than tort claims) and defenses arising out of any transaction in which the credit card is used as a method of payment or extension of credit if **(1) the obligor has made a good faith attempt** to obtain satisfactory

resolution of a disagreement or problem relative to the transaction from the **person(organization)**
honoring the credit card, so be it;

I swear to all information provided herein, I do so under the penalty of perjury that the information I so
affirm to be true, correct and accurate to the best of my ability and knowledge, so be it;

On the date of Aug^{UST} 2nd, 2021 Patrick Pryce-Latty, agent, d/b/a PATRICK PRYCE-LATTY came before me
to day present as a flesh and blood living being(non entity/non debtor) under oath to the most high of
creation only and provided the facts listed herein.

Patrick Pryce-Latty
AFFIANT PRINTED NAME
[Signature]
AFFIANT SIGNATURE

8/2/2021
DATE

Executed on " 2nd day of August 2021

Witness my hand and official seal

[Signature]
NOTARY PUBLIC

My commission expires: July 18, 2025

Notary Seal:

LILLIAM ROSA
Notary Public, State of New York
No. 01RO6130488
Qualified in Bronx County
Commission Expires July 18, 2025

RIGHTS OF RECESSION NOTICE

TIFFANY & CO
15 SYLVAN WAY
PARSIPPANY, NJ 07054-9693

August 2nd, 2021

Patrick Pryce-Latty
480 Halstead Avenue APT 5N, Harrison, NY, 10528
DOB: 09/02/1990
SS# XXX-XX-1716

To whom this may concern,

I am exercising my right to rescind from this consumer credit transaction, pursuant to **15 U.S. Code § 1635(a)**. Credit Card Account 6010440407893544. In addition, I, Patrick Pryce-Latty am aware of **15 U.S. Code § 1640(2)(A)(i)** and have identified that a finance charge, defined pursuant to **15 U.S. Code § 1605** was assessed however, it did not include the sum of all charges; Insurance; (5) Premium or other charge for any guarantee or insurance protecting the creditor against the obligor's default or other credit loss. I, the consumer demand remedy pursuant to **15 U.S. Code § 1640(2)(A)(i)**. Pursuant to **15 U.S. Code § 1692e(8)** is contradicting to what is said is the billing rights provided by TIFFANY & CO. which states, "If we think you owe an amount and you do not pay we may report you as delinquent."

Under 15 U.S. Code § 1635(a)(b)(g)(4) - Right of rescission as to certain transactions

(a) Disclosure of obligor's right to rescind

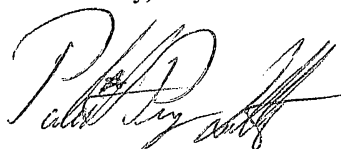
Except as otherwise provided in this section, in the case of any consumer credit transaction (including opening or increasing the credit limit for an open end credit plan) in which a security interest... The creditor shall also provide, in accordance with regulations of the Bureau, appropriate forms for the obligor to exercise his right to rescind any transaction subject to this section.

(b) Return of money or property following rescission

When an obligor exercises his right to rescind under subsection (a), he is **not liable** for any finance or other charge, and any security interest given by the obligor, including any such interest arising by operation of law, becomes void upon such a rescission. Within 20 days after receipt of a notice of rescission, the creditor shall return to the obligor any money or property given as earnest money, downpayment, or otherwise, and shall take any action necessary or appropriate to reflect the termination of any security interest created under the transaction. If the creditor has delivered any property to the obligor, the obligor may retain possession of it. I, as a federally protected consumer am demanding compliance and payment based on the individual actions listed above.

(4) Applicability - This subsection shall apply to all consumer credit transactions in existence.

Sincerely,



Patrick Pryce-Latty

DEBT VALIDATION LETTER OF INSTRUCTION

Patrick Pryce-Latty
480 Halstead Avenue APT 5N, Harrison, NY, 10528

August 2nd, 2021

TIFFANY & CO
15 SYLVAN WAY
PARSIPPANY, NJ 07054-9693

To whom this may concern,

Be advised, this is not a refusal to pay, but a notice sent pursuant to 15 U.S. Code § 1692g(a)(5) (b) stating your claim is disputed and validation is requested.

This is **not** a request for “verification” or proof of my mailing address, but a request for **validation** made pursuant to the above-named Title and Section. I humbly request your office provide me with competent evidence that I have any legal obligation to pay you.

At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Transunion, Equifax and Experian) this action may constitute fraud under both Federal and State Laws. Do to that fact, if any negative mark is found on any of my credit reports by your company or the company that you represent, I will not hesitate in bringing legal action against you and your client for the following: Violation of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act, and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least thirty days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

If your office fails to respond to this validation request within thirty days from the date of receipt, all references to this account must be deleted and completely removed from my credit file, and a copy of such deletion request shall be sent to me immediately.

Sincerely,



Patrick Pryce-Latty

EXHIBIT (A)

DISCLOSURE REQUIRED BY FEDERAL LAW.
YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE.

Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit billing Act.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Tiffany & Co
 15 Sylvan Way
 Parsippany, NJ 07054-9693

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.



Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.



To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:



Tiffany & Co
 15 Sylvan Way
 Parsippany, NJ 07054-9693

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

*Patricia Pryce-Laffey
 Account #
 6010-4404-0789-3544
 - \$25,901.63*

*- 15 USC 1666i(a)
 - 15 USC 1666i(a)(2)*

*means any card, plate, or other credit device existing for the purpose of obtaining money, property, or other services on credit.
 - No Cash
 in consumer credit transactions*

EXHIBIT (B)

RETAIL INSTALLMENT CREDIT AGREEMENT*natural person or organization*

In this Agreement, the words "you" and "your" refer to any person who signs this Agreement, has requested and is issued a Tiffany & Co. credit card, or is authorized to use this Tiffany & Co. credit card account ("Account"); "we", "us", "our", and "Tiffany & Co." refer to Tiffany & Company U.S. Sales LLC, a Delaware limited liability company, with an address at Fifth Avenue and 57th Street, New York, NY 10022, and any person or entity to whom this Account may be assigned.

1. PROMISE TO PAY/WHEN AGREEMENT IS EFFECTIVE

When you sign the Application for this Account, you will be agreeing to everything written here. Therefore, before you sign the Application, you should read this entire Agreement, which includes the cost-of-credit disclosures required by Federal Law. The information you provide on the Application that identifies you is incorporated in this Agreement by reference. This Agreement will not be effective until we approve your Application, and then after that, only if you or someone authorized by you signs a sales slip or otherwise charges a purchase to this Account.

2. COST OF CREDIT

(a) As required by applicable law, the following chart sets forth some of the terms of the Account:

Annual Percentage Rates (APR) for Purchases	8% - 21% The APR varies by state; please see the "State Specific Interest Rates and Interest Charges" table below in this account agreement.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Penalty Fees	
• Late Payment	\$0.00 to \$10.00. This fee will vary by state; please see Paragraph 5 below in this account agreement.
• Returned Payment	\$0.00 to \$25.00. This fee will vary by state; please see Paragraph 5 below in this account agreement.

EXHIBIT (C)

13. CHANGE OF ADDRESS AND GOVERNING LAW

This Agreement is governed by the law of your state of residence when this Account was opened. You agree to notify us promptly in writing if you move. Until we receive written notice of your new address, we will continue to send monthly statements and other notices to the address you gave on the Application for this Account. Once we receive written notice that you have moved to another state, the terms of this Agreement that are applicable to your new state of residence will apply to the entire balance in your Account.

Notice to Maryland Residents: This Account is governed by Subtitle 9, Title 12 of the Maryland Commercial Law Article.

Notice to Texas Residents: The Interest Charge rate shown above is authorized under the Market Competitive Rate ceiling in effect under Tex. Rev. Civil. Stat. Article 50966.03. To contact Tiffany & Co. about this account, call us toll free at 1-800-827-1396. This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, TX 78705-4207. Phone (512) 4791285 or 1-800-538-1579. Contact the Commissioner relative to any inquiries or complaints.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Notice: See reverse side for important information regarding your rights to dispute billing errors.

BY SIGNING THE ACCOMPANYING ACCOUNT REQUEST FORM, YOU ACKNOWLEDGE RECEIPT OF A COPY OF THIS RETAIL INSTALLMENT CREDIT AGREEMENT.

TIFFANY & CO. U.S. SALES LLC
Fifth Avenue and 57th Street New York,
NY 10022

By:



Henry Iglesias
Treasurer

EXHIBIT (D)

Maine, South Carolina, North Carolina, Michigan, Hawaii, Florida, Illinois, Connecticut, Delaware, District of Columbia, Nebraska, Massachusetts, Minnesota, Pennsylvania, New Hampshire, New Mexico, North Dakota, South Dakota, West Virginia, Rhode Island, Washington, Wyoming, Puerto Rico, Guam	No returned check fee.
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6. DEFAULT/COLLECTION COSTS

If you fail to pay any minimum monthly payment when due, if you declare bankruptcy, or if you die, it will be a default, and subject to any right you may have under state law to receive notice of and to cure such default, we may declare the entire unpaid balance in the Account due and payable. If the Account is referred to an attorney who is not our salaried employee and we prevail in a suit against you to collect the amount you owe, in addition to the full amount owed and any court costs, you agree to pay our reasonable attorneys' fees. No attorneys' fees will be imposed in any state, or in any amount, where not permitted by law. We will pay your reasonable attorneys' fees if you prevail in a suit we bring against you under this Agreement. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

oxymoron

7. CANCELING OR LIMITING YOUR CREDIT

Unless otherwise provided by applicable law, we have the right at any time to limit or terminate the use of your Account without giving you notice in advance. All credit cards we issue remain our property and, if requested, you agree to return any credit card issued to you. You agree to notify us promptly (call us toll free at Tel. No. 18008271396) if any credit card we issue to you is lost or stolen.

8. CHANGE IN THIS AGREEMENT

We may change any term of this Agreement, including the rate of Interest Charge, by furnishing you notice of the change to the extent required by applicable law. If permitted by applicable law, any new terms may, at our option, be applied to any balance existing in the Account at the time of the change, as well as to any subsequent transactions.

9. CREDIT INVESTIGATION

a natural person (me)
 You authorize us to investigate your credit history by obtaining consumer reports and by making direct inquiries of businesses where you have accounts and where you work. We may request a consumer report from consumer reporting agencies in considering your application for this Account and later in connection with an update, renewal, or extension of credit. Upon your request we will tell you whether or not a consumer report was requested and the name and address of any consumer reporting agency that furnished the report. You also authorize us to report your performance under this Agreement to credit bureaus and others who may properly receive such information.

10. DISPUTED AMOUNTS

All written communications concerning disputed amounts, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full" you tender with other conditions or limitations, or you otherwise tender as full satisfaction of a disputed amount, must be sent to us at the address for billing inquiries shown on the billing statement. For important information regarding your right to dispute billing errors under Federal Law, see the "Your Billing Rights Notice" that accompanies your copy of this Agreement.

11. MARKETING INFORMATION

To the extent permitted by applicable law, you give us and any holder of this Agreement permission to furnish information about you (usually only your name, address and other identifying data) to other persons who may use that information to solicit you for products or services. You can request that we discontinue furnishing this information by calling us toll free at 1-800-827-1396 or by writing us at Tiffany & Co., P.O. Box 6150, Parsippany, New Jersey 07054-9693.

12. DISPUTE RESOLUTION

The exclusive means of resolving any controversy or claim arising out of or relating to this Agreement or any related purchase contract, or the breach, termination or invalidity of any of the foregoing shall be in the applicable state and federal courts. The parties hereby waive the right to punitive or exemplary damages but shall have the right to reasonable attorneys' fees and other court related costs awardable to the prevailing party.

EXHIBIT (E)

State Specific Interest Rates and Interest Charges		
ANNUAL PERCENTAGE RATE (APR) for Purchases	If you live in:	The APR is:
	California	10% (1)
	Arkansas	17% (2)
	Connecticut, Washington, Michigan	12% (3)
	Hawaii, North Carolina, Massachusetts, South Carolina, Minnesota, Louisiana	18% (4)
	Florida	15% (5)
	Nebraska, Guam	18% (4) on balances of \$500 or more; 21% (6) on all other balances
	Alabama	18% (4) on balances between \$750 and \$2,000; 21% (6) on all other balances.
	West Virginia	18% (4) on balances of \$750 or less; 12% (3) on balances greater than \$750.
	Kentucky	8% (7) on balances of \$15,000 and under; 21% (6) on balances above \$15,000.
	All other states, Puerto Rico and the District of Columbia	21% (6)
Grace Period for repayment of balances	30 days on average	
Method of computing the balance	Average daily balance (excluding current transactions)	
Annual Fee	None	
Minimum finance charge	If you live in:	The minimum finance charge is:
	Hawaii, Arkansas, District of Columbia, Maryland, Nebraska, Michigan, North Carolina, South Carolina, Arizona, and Guam	None
	All other states (NY)	\$0.50

- (1) Monthly Periodic Rate of 0.833%
 (2) Monthly Periodic Rate of 1.4166%
 (3) Monthly Periodic Rate of 1.000%
 (4) Monthly Periodic Rate of 1.500%
 (5) Monthly Periodic Rate of 1.250%
 (6) Monthly Periodic Rate of 1.750%
 (7) Monthly Periodic Rate of 0.666%

EXHIBIT (F)

1 of 3

CEASE AND DESIST

Patrick Pryce-Latty
480 Halstead Avenue APT 5N, Harrison, NY, 10528

August 2nd, 2021

TIFFANY & CO
15 SYLVAN WAY
PARSIPPANY, NJ 07054-9693

Account Number: 6010440407893544
Name: Patrick Pryce-Latty
Credit Amount: \$25,901.63

To whom this may concern,

Pursuant to **15 U.S. Code § 1692c(c)** I am notifying you in writing that I, the natural person, Executor and Original Creditor refuse to pay this alleged debt. I am demanding that you cease all forms of communication with me through any and all mediums, directly and indirectly. A Consumer Reporting Agency(Transunion, Experian, Equifax, Innovis) is an example of a medium.

I am dissatisfied with my purchase that I made with my credit card(as defined pursuant to **15 U.S. Code § 1602**) and in good faith, I am giving the opportunity to correct the violation found in the **RETAIL INSTALLMENT CREDIT AGREEMENT** provided by, **TIFFANY & CO.** The purchase was made within 100 miles of my current mailing address and the purchase price was \$25,901.43; I have not fully paid for the purchase with \$19,426.26 allegedly remaining.

Be mindful that pursuant to **15 U.S. Code § 1611 - TIFFANY & CO.** May be held criminally liable for willful and knowing violation.

Pursuant to **15 U.S. Code § 1692c(C)(2) -**

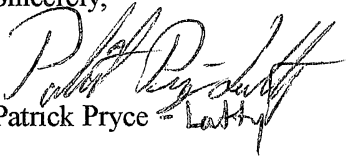
I am invoking my specified remedy as a federally protected consumer, and the Original Creditor I am demanding all of the following:

1. Send valuation of the property purchased using my credit card as defined under the Truth In Lending Act as 'any card or other credit device existing for the purpose of obtaining money, property, labor, or services on credit,' so be it; to the address on my consumer credit application and submit proof in writing that this has been complete.
2. Pursuant to **15 U.S. Code § 1635(b)**, I am exercising my right to rescind the **TIFFANY & CO.** Retail Installment Credit Agreement by midnight of the third business day; let it be understood that I did not receive any copy of disclosure or form of my consumer credit transaction. You have 20 days from the receipt of this notice to adhere to applicable **FEDERAL LAW**.
3. I am demanding my down payment for this 'credit card' in the amount of \$6,475.41 be made payable to Patrick Pryce-Latty and mailed to the address presented on my consumer credit application completed in store with proof of this action pursuant to **15 U.S. Code § 1635(b)**

EXHIBIT (F)
2 of 3

4. Pursuant to **15 U.S. Code § 1692k** - Pay the attached invoice and compensate me for every individual action labeled in the attached exhibit. If not, I will not hesitate to take legal action.
5. Remove inquiry from my consumer report(s) pursuant to **15 U.S. Code § 1681b(a)(2)** and **15 U.S. Code § 1692c** in regard to communication through any and all mediums.
6. Credit to the account 6010440407893544 to be open and available for use; pursuant to applicable FEDERAL LAW as a card member who exercised their right I shall not be discriminated against.
7. Lastly an apology pursuant to **15 U.S. Code § 1692j** for furnishing a deceptive form that me made feel I was obligated to pay a debt when I granted my credit for extension for personal goods.

Sincerely,


Patrick Pryce

Executed on “ ”, _____

Witness my hand and official seal

NOTARY PUBLIC

DATE

My commission expires: _____, 20__

Notary Seal:

EXHIBIT (F)

3 of 3

REQUEST FORM

1. Name and address of alleged creditor:
2. Name of file of alleged debtor:
3. Alleged Account Number:
4. Address on file for alleged debtor:
5. Amount of alleged debt:
6. Date (this alleged debt became payable):
7. Date of Original Charge or delinquency:
8. Was this debt assigned to a debt collector or purchased:
9. Amount paid if debt was purchased:
10. Commission for debt if collection efforts are successful:

Please provide the name and address of the bonding agent for TIFFANY & CO., in case legal action becomes necessary:

Authorized Signature of Creditor: _____

Date: _____

You must return this completed form along with copies of all requested information, assignments or other transfer agreements, which would establish your right to collect this alleged debt within thirty days from the date of your receipt of this letter.

Your claim cannot and will not be considered if any portion of this form is not completed and returned with copies of all requested documents. This is a request made pursuant to the Fair Debt Collection Practices Act.

Please allow thirty days for processing once I receive this information.

TIFFANY & CO.

PATRICK PRYCE-LATTY

REFERENCE NUMBER: XXXX XXXX XXXX 3544

ACCOUNT SUMMARY

Credit Limit \$3,000.00
 Credit Available \$16,426.00-
 Days in Billing Cycle 31
 Billing Closing Date December 19, 2021
 Payment Due Date January 13, 2022
 Minimum Payment Due \$3,238.00
 Past Amount Due \$1,619.00

Previous Retail Balance \$0.00
 Previous Tiffany Select Financing Balance \$19,426.26
 Payments & Credits - \$0.00
 Retail Purchases & Other Charges + \$0.00
 Tiffany Select Financing purchases + \$0.00
 FINANCE CHARGES + \$0.00
 New Balance = \$19,426.26

Questions? Please Call Tiffany & Co. 800-827-1396
 Or Write: PO Box 6150
 Parsippany, NJ 07054-9693

PAYMENT INFORMATION

New Balance \$19,426.26
 Minimum Payment Due \$3,238.00
 Payment Due Date January 13, 2022

To avoid finance charges please pay the retail balance, along with the monthly minimum payment for any Tiffany Select Financing you may have, and (if applicable) fees/ charges totaling \$3238.00.

Late Payment Warning: If we do not receive your minimum payment by the date listed above you may have to pay a \$10.00 late fee.

Return Check Fee Warning: If your payment by check is returned to us you will be charged a Return Check Fee of up to \$25.

Minimum Payment Warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your revolving retail installment balance. For Example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	10 Years	\$21,836.00

If you would like information about credit counseling services, call 1-800-827-1396

IMPORTANT MESSAGES

If you would like to request a copy of the terms and conditions for your account please go online to Tiffany.com and select customer service or call 800-827-1396.

If you would like to pay your bill by phone please call customer service at 800-827-1396, Mon-Fri 9am-5pm EST.

The Tiffany & Co credit card site has gotten a fresh look. Please visit www.tiffany.com/managemyaccount to select electronic statements or set up one-time payments, schedule future payments or create recurring payments.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5796 0002 C3H 001 7 12 211219 0

X PAGE 1 of 2

10 9328 0400 STD2 01AC5796

13020

Please detach bottom portion and submit with payment using enclosed envelope

TCO

P.O. BOX 6150

PARSIPPANY, NEW JERSEY 07054-9693

Please make check payable to Tiffany&Co

☐ Check here if address change is requested.
 See reverse side.

Payment Information

REFERENCE NUMBER XXXX XXXX XXXX 3544
 Payment Due Date January 13, 2022
 New Balance \$19,426.26
 Minimum Payment \$3,238.00
 Amount Enclosed \$

Tiffany & Co
 P.O. Box 1728
 Memphis TN 38101-1728

PATRICK PRYCE-LATTY
 1234 MIDLAND AVE APT 5G
 BRONXVILLE NY 10708-6405

13020
 K212



000000000789354400323800019426266

BILLING RIGHTS SUMMARY**In case of errors or questions about your bill:**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at P.O. Box 6150, Parsippany, NJ 07054-9693 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases:

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT STATEMENT**1. Payments:**

You may at any time pay your total indebtedness or any part of it, but you must pay at least the "Minimum Payment Due" shown on the front of this statement by the "Payment Due Date." There may be a delay of up to 5 days in posting payments made at locations other than the address listed on your monthly bill. **You will not incur late payment fees for payments received at any time on or before the payment due date shown on the front of this bill and at the same address shown on the front of this bill.** Business days are Monday through Friday. To avoid late payment fees, we must receive the full minimum payment due by the payment due date shown on the front of this statement.

2. Finance Charge:

The Finance Charge that appears on the front of this statement is minimum FINANCE CHARGE of \$.50 in any month in which the Finance Charge that results from the application of the periodic rate would be less than \$.50, except there is no minimum FINANCE CHARGE in AR, DC, GU, HI, MD, NE, NC, PR AND SC.

3. Balance Method for Computing Finance Charge:

We calculate the Finance Charge by applying the periodic rate(s) shown on the front of this statement to the "Average Daily Balance" of your account (excluding current transactions). To get the "Average Daily Balance" we take the beginning balance of your Account each day, and subtract any payments and credits and late fee, returned check fee and any unpaid Finance Charge. We do not add any new purchases. This gives us the daily balance. Then, we add together all the daily balances for the billing cycles and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance".

4. Credit Balances:

If there is a credit balance due on your account, it will be shown by "CR" next to the amount appearing in the New Balance box. This is money we owe you. You can make charges against this amount or obtain a cash refund of the full amount we owe you upon request by writing to us at the address shown after "Questions" on the front of this statement. Any amount remaining in your account that is not charged against or refunded upon request that is over \$1.00 will be refunded automatically within 30 days after the expiration of six months. Please include your signature and your account number on all correspondence.

5. Notice About Credit Reports:

A negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

6. Disputed Amounts:

Payment of any amount you dispute is not required until we resolve your billing inquiry. All communications concerning disputed amounts, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full", or you otherwise tender as full satisfaction of a disputed amount, must be sent to the address for billing inquiries shown on this billing statement. A summary of your billing rights under federal law appears above.

01AC5796 - 3 - 12/11/2012

☐ Name Correction

☐ Address Change

☐ Phone Change

TIFFANY & Co.

PATRICK PRYCE-LATTY

REFERENCE NUMBER: XXXX XXXX XXXX 3544

IMPORTANT MESSAGES (continued)

"Special Message Regarding Cash Payments: Cash payments exceeding \$10,000 (including two more related cash payments made within any 12-month period) will be reported by Tiffany and Company on IRS/FinCen Form 8300 in accordance with applicable law."

TRANSACTIONS

Post Date	Trans Date	Reference Number	Transaction Description	Amount
			Fees	
			TOTAL FEES FOR THIS BILLING PERIOD	\$0.00
			Interest Charged	
			TOTAL INTEREST FOR THIS BILLING PERIOD	\$0.00

2021 Totals Year-to-Date

Total fees charged in 2021	\$0.00
Total interest charged in 2021	\$0.00

NEW YORK RESIDENTS MAY CONTACT THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES BY TELEPHONE OR VISIT ITS WEBSITE FOR FREE INFORMATION ON COMPARATIVE CREDIT CARD RATES, FEES AND GRACE PERIODS. NY STATE DEPT OF FINANCIAL SERVICES:
1-800-342-3736 <http://www.dfs.ny.gov/consumer/creditdebt.htm>

TIFFANY SELECT FINANCING SUMMARY

TSF Sales Date	Financing Terms	Merchandise Description	Amount Financed	Total TSF Balance Outstanding	TSF Monthly Payment Due
07/31/21	25% DOWN 12 MONTHS	IMPORTANT COLOR RINGS	\$19,426.26	\$19,426.26	\$3,238.00

FINANCE CHARGE SUMMARY

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	INTEREST CHARGE
Purchases	21.00%	\$0.00	\$0.00
25% DOWN 12 MONTHS	0.00%	\$0.00	\$0.00

TIFFANY & CO
P.O. BOX 6150
PARSIPPANY NJ 07054-9693

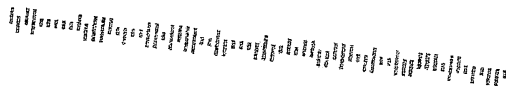
PATRICK PRYCE-LATTY
1234 MIDLAND AVE APT 5G
BRONXVILLE NY 10708-6405

A00045699

K212

RETURN SERVICE REQUESTED

FIRST CLASS MAIL



TIFFANY & CO
P.O. BOX 6150
PARSIPPANY NJ 07054-9693

December 29, 2021

PATRICK PRYCE-LATTY
1234 MIDLAND AVE APT 5G
BRONXVILLE NY 10708-6405

A00045899
K212



Account # 3544
Balance \$19,436.26
Past Due Amount \$1,619.00

Dear Patrick Pryce-Latty,

Since we have not received your payment for \$3,238.00 we were wondering if you have some reason for not paying.

If there is a problem with your account which is causing you to delay payment, we would greatly appreciate you letting us know. If there are no problems and you haven't already mailed in your payment, won't you take a moment to send it today?

Your prompt attention to this matter is appreciated. Should you have any questions, please contact me at 1-800-580-2143.

Payments may be made for no additional fee via:

1. Phone 1-800-580-2143
2. On-line www.tiffany.com/managemyaccount
3. Mail to Tiffany & Co., P.O. Box 1728, Memphis, TN 38101-1728. Please include your complete account number.

~~Payments Risk-Collections~~

TIFFANY & CO
P.O. BOX 6150
PARSIPPANY NJ 07054-9693

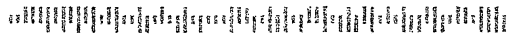
RETURN SERVICE REQUESTED

PATRICK PRYCE-LATTY
1234 MIDLAND AVE APT 5G
BRONXVILLE NY 10708-6405

A00023932

K201

FIRST CLASS MAIL



TIFFANY & CO
P.O. BOX 6150
PARSIPPANY NJ 07054-9693

January 19, 2022

PATRICK PRYCE-LATTY
1234 MIDLAND AVE APT 5G
BRONXVILLE NY 10708-6405

A00023932

K201



Account# 3544
Balance \$19,436.26
Past Due Amount \$3,238.00

Dear Patrick Pryce-Latty,

You are important to us, so we are concerned as to why your account continues to be past due. Prompt payments assure continued availability of all charge privileges. If there is a problem with your account which is causing you to delay payment, we'd greatly appreciate you letting us know.

Please call us with any questions you may have about your account at 1-800-580-2143. Otherwise, we would appreciate your payment.

Payments may be made for no additional fee via:

1. Phone 1-800-580-2143
2. On-line www.tiffany.com/managemyaccount
3. Mail to Tiffany & Co., P.O. Box 1728, Memphis, TN 38101-1728. Please include your complete account number.

Payments Risk-Collections

File # 21-039518-M1

TIFFANY & CO.

200 FIFTH AVENUE
NEW YORK, NEW YORK 10010
212 230 5397

CATHERINE W.H. SO
GENERAL COUNSEL
SENIOR VICE PRESIDENT - LEGAL

September 13, 2021

Patrick Pryce-Latty
1234 Midland Ave
Apt 5G
Bronxville NY 10708-6405
therightpryce@yahoo.com

Mr. Pryce-Latty,

We are in receipt of your communications and documentation dated August 2, 2021 regarding your Tiffany Select Financing account (Account Number 6010440407893544).

We have reviewed your submissions and investigated the matter, and have concluded that there is not any legal basis for your claims against or demands on Tiffany & Co. As was discussed with you, as a customer service courtesy, if you are dissatisfied with your purchase, we would agree to rescind your Tiffany Select Financing Retail Installment Credit Agreement ("Select Financing Agreement") and provide a full refund of your down payment amount upon your return of the item to our retail location. Alternatively, you may satisfy your obligations under the Select Financing Agreement by tendering the full amount owed. Otherwise, if you are not willing to return the item, the financing will remain in place and you will be obligated to make all payments due under the Select Financing Agreement.

Please note, with respect to your concerns arising under the Fair Debt Collections Practices Act (15 USC § 1692, *et seq.*), that such provisions do not apply to Tiffany & Co. or Tiffany and Company U.S. Sales, LLC (singly and together, as applicable, "Tiffany") as neither a "debt collector" as defined under 15 USC § 1692a(6). This is because Tiffany is a creditor that services accounts on its own behalf, and is not collecting debts "due another." As such, the obligations and limitations expressly applicable to "debt collectors" under 15 USC §§ 1692c, 1692e, 1692g, 1692j, and 1692k do not apply to Tiffany. Additionally, the \$5,000 penalty amount that is listed on the document titled "Invoice #555" does not give rise to a private cause of action under 15 USC § 1611.

Further, while you had requested that we remove inquiries from your credit report(s) "pursuant to 15 U.S. Code § 1681b(a)(2)," that statute applies to consumer reporting agencies, not creditors, and merely lists "[i]n accordance with the written instructions of the consumer to whom it relates" as one of the permissible purposes for a consumer reporting agency to furnish a consumer report. You expressly authorized Tiffany to "investigate your credit history by obtaining consumer reports" under Section 9 of your Select Financing Agreement. For the same reasons, Tiffany has no liability for any willful noncompliance under 15 USC § 1681n.

File # 21-039518-M1

Finally, we note that the right to a rescission of a consumer credit transaction, as referenced in your Rights of Recission Notice, only applies to a credit transaction "in which a security interest... is or will be retained or acquired in any property which is used as the principal dwelling of the person to whom credit is extended." 15 USC § 1635(a). As such, the right of rescission under 15 USC § 1635 does not apply to this transaction, as no such security interest was taken in your principal dwelling.

For these reasons, we do not feel that any further action on our part is necessary at this time. As we mentioned, if you would like to return the ring to one of our retail locations, we are happy to rescind the Select Financing Agreement and refund your down payment as a customer courtesy, or you may tender the full amount owed. Otherwise your obligations under the Select Financing Agreement will remain in place.

Please note this letter shall not operate as a waiver of any right or remedy of Tiffany under the Select Financing Agreement nor constitute a waiver of any provision of the Select Financing Agreement. Accordingly, Tiffany reserves the right to enforce its rights and remedies under the Select Financing Agreement at any time, **including provisions regarding default.**

Please do not hesitate to contact me with any questions.

Very truly yours,



Catherine So
General Counsel, Senior Vice President – Legal

A = 2 violation

B = 5 " > 7

C = ~~1111~~ 1 - 6

D = 1111 - 4

E = 1 - 1

G = ~~1111~~ + 15 + 3 + 7 + 4 - 34

1111 + 15 + 2 + 5 + 4 - 30

1 - 1

H = 1 - 1

+ 85K = FDCPA Violations

+ 25,901.68 - Cash Advance taken on my behalf

+ 24,000 ^{seems} ~~Attorney~~ Damages, hours of study
 after speaking to an attorney
 that wanted to charge me \$250
 for the same service.

134,901.68

ACCOUNT SUMMARY	
Credit Limit	\$3,000.00
Credit Available	\$16,426.00
Days in Billing Cycle	30
Billing Closing Date	August 19, 2021
Payment Due Date	September 13, 2021
Minimum Payment Due	\$0.00
Past Amount Due	\$0.00
Previous Retail Balance	\$0.00
Previous Tiffany Select Financing Balance	\$0.00
Payments & Credits	\$0.00
Retail Purchases & Other Charges	\$0.00
Tiffany Select Financing purchases	\$19,426.26
FINANCE CHARGES	\$0.00
New Balance	\$19,426.26

PAYMENT INFORMATION	
New Balance	\$19,426.26
Minimum Payment Due	\$0.00
Payment Due Date	September 13, 2021
Late Payment Warning: If we do not receive your minimum payment by the date listed above you may have to pay a \$10.00 late fee.	
Return Check Fee Warning: If your payment by check is returned to us you will be charged a Return Check Fee of up to \$25.	
Minimum Payment Warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your revolving retail installment balance. For Example:	

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	0 Months	\$0.00

If you would like information about credit counseling services, call 1-800-827-1396

Questions? Please Call Tiffany & Co. 800-827-1396
Or Write: PO Box 6150
Parsippany, NJ 07054-9693

Why is the \$6,475.41 net shown? 15 USC 1605
Is it because cash in net supposed be present in a consumer credit transaction? 15 USC 1692e(2)(A)

IMPORTANT MESSAGES

If you would like to request a copy of the terms and conditions for your account please go online to Tiffany.com and select customer service or call 800-827-1396.

Did you know that you could receive your monthly statement electronically and pay your bill online? Please go to www.tiffany.com/managemymyaccount Choose delivery method to switch to electronic statements. Thank you

If you would like to pay your bill by phone please call customer service at 800-827-1396, Mon-Fri 9am-7pm EST.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

IMPORTANT MESSAGES (continued)

The Tiffany & Co credit card site has gotten a fresh look. Please visit www.tiffany.com/managemyaccount to select electronic statements or set up one-time payments, schedule future payments or create recurring payments.

"Special Message Regarding Cash Payments: Cash payments exceeding \$10,000 (including two more related cash payments made within any 12-month period) will be reported by Tiffany and Company on IRS/FinCen Form 8300 in accordance with applicable law."

15 USC 1602(e)(1) - states no where that this is an attempt to collect a debt - False and deceptive

TRANSACTIONS

Post Date	Trans Date	Reference Number	Transaction Description	Amount
08/02	07/31	P9328006NOHNG14GM	TIFFANY & CO. WHITE PLAINS NY IMPORTANT COLOR RINGS MISCELLANEOUS SUNDRY Fees TOTAL FEES FOR THIS BILLING PERIOD Interest Charged TOTAL INTEREST FOR THIS BILLING PERIOD	\$19,426.26 \$0.00 \$0.00

2021 Totals Year-to-Date	
Total fees charged in 2021	\$0.00
Total interest charged in 2021	\$0.00

NEW YORK RESIDENTS MAY CONTACT THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES BY TELEPHONE OR VISIT ITS WEBSITE FOR FREE INFORMATION ON COMPARATIVE CREDIT CARD RATES, FEES AND GRACE PERIODS. NY STATE DEPT OF FINANCIAL SERVICES: 1-800-342-3736 <http://www.dfs.ny.gov/consumer/creditdebt.htm>

PAYMENT OF AMOUNT IN DISPUTE \$19426.26 NOT REQUIRED.

TIFFANY SELECT FINANCING SUMMARY

TSP Sales Date	Financing Terms	Merchandise Description	Amount Financed	Total TSP Balance Outstanding	TSP Monthly Payment Due
07/31/21	25% DOWN 12 MONTHS	IMPORTANT COLOR RINGS	\$19,426.26	\$19,426.26	\$0.00

FINANCE CHARGE SUMMARY

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	INTEREST CHARGE
Purchases	21.00%	\$0.00	\$0.00
25% DOWN 12 MONTHS	0.00%	\$0.00	\$0.00

15 USC 1692c(c) - Violation of
Cease and desist, submitted by
mail and received Aug 4th, 21

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at P.O. Box 6150, Parsippany, NJ 07054-9693 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases:

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT STATEMENT

1. Payments:

You may at any time pay your total indebtedness or any part of it, but you must pay at least the "Minimum Payment Due" shown on the front of this statement by the "Payment Due Date." There may be a delay of up to 5 days in posting payments made at locations other than the address listed on your monthly bill. **You will not incur late payment fees for payments received at any time on or before the payment due date shown on the front of this bill and at the same address shown on the front of this bill.** Business days are Monday through Friday. To avoid late payment fees, we must receive the full minimum payment due by the payment due date shown on the front of this statement.

2. Finance Charge:

The Finance Charge that appears on the front of this statement is minimum FINANCE CHARGE of \$.50 in any month in which the Finance Charge that results from the application of the periodic rate would be less than \$.50, except there is no minimum FINANCE CHARGE in AR, DC, GU, HI, MD, NE, NC, PR AND SC.

3. Balance Method for Computing Finance Charge:

We calculate the Finance Charge by applying the periodic rate(s) shown on the front of this statement to the "Average Daily Balance" of your account (excluding current transactions). To get the "Average Daily Balance" we take the beginning balance of your Account each day, and subtract any payments and credits and late fee, returned check fee and any unpaid Finance Charge. We do not add any new purchases. This gives us the daily balance. Then, we add together all the daily balances for the billing cycles and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance".

4. Credit Balances:

If there is a credit balance due on your account, it will be shown by "CR" next to the amount appearing in the New Balance box. This is money we owe you. You can make charges against this amount or obtain a cash refund of the full amount we owe you upon request by writing to us at the address shown after "Questions" on the front of this statement. Any amount remaining in your account that is not charged against or refunded upon request that is over \$1.00 will be refunded automatically within 30 days after the expiration of six months. Please include your signature and your account number on all correspondence.

5. Notice About Credit Reports:

A negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

6. Disputed Amounts:

Payment of any amount you dispute is not required until we resolve your billing inquiry. All communications concerning disputed amounts, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full", or you otherwise tender as full satisfaction of a disputed amount, must be sent to the address for billing inquiries shown on this billing statement. A summary of your billing rights under federal law appears above.

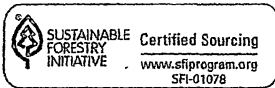
15 USC 1692c(c) - states no when that this is an attempt to collect a debt.
False and deceptive

01AC5796 - 3 - 12/11/2012

☐ Name Correction

☐ Address Change

☐ Phone Change



ENV 4961 (2

Align

DECI HERE

NEW YORK, NY 10010
UNITED STATES US

BILL SENDER

TO **PATRICK PRYCE-LATTY**

1234 MIDLAND AVE

APT 5G

BRONXVILLE NY 10708

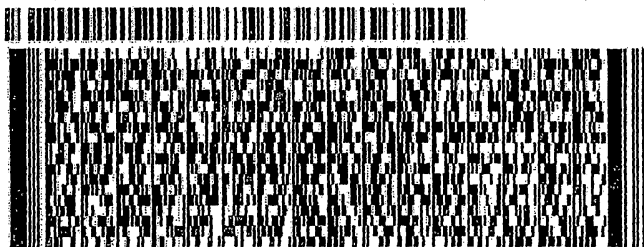
(646) 428-5982

REF:

INV:
PO:

DEPT:

55DUG160WFE4A



TUE - 14 SEP 8:00P

STANDARD OVERNIGHT

TRK#
0201 **7747 8498 9653**

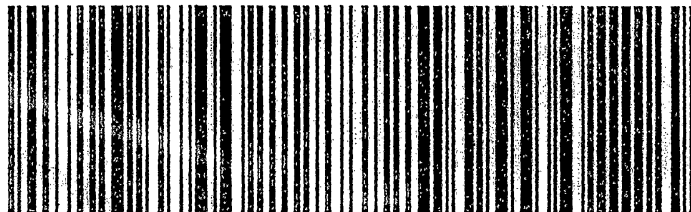
RES

10708

NY-US

SWF

EH NNKA



RT **415**
FZ **417**
8
20:00
B
9653
09.14

TIFFANY & Co.

WHITE PLAINS
(914) 686-5100

Sales Professional: K. Drab

ORDER #: 109299854
STORE: 0019 REG: 998 TRAN: 9854
07/31/2021 RSP: 27026 TAKE

Bag Charges
535-11-00053511 0.05
18KPT RDRU 1.41TW W/2RDRU
151-92-63220213 23900.00
Item Tax 8.375% 2001.63

VO ()
VALUATION NAME & ADDRESS:
Patrick Pryce
1234 Midland Avenue
Apt 5G
Bronxville, NY 10708-6405
US

PURCHASER NAME & ADDRESS:
Patrick Pryce
1234 Midland Avenue
Apt 5G
Bronxville, NY 10708-6405
US
9147863642

RECIPIENT NAME & ADDRESS:
Patrick Pryce
1234 Midland Avenue
Apt 5G
Bronxville, NY 10708-6405
US

Subtotal 23900.05
10601 8.375% 331193170 2001.63
Total \$25901.68
DEPOSIT 6475.41
DOC # 000190109070605 ISS DATE: 07/31/2021
CASH 0.01
TSF ACCOUNT 19426.26
ACCT # XXXXXXXXXXXX3544 CRD CODE 603
First Installment Due: 09/21,
25% DOWN PAYMENT, 1/12, Interest Free



SEE YOUR RETAIL INSTALLMENT CREDIT
AGREEMENT, WHICH GOVERNS THIS
TRANSACTION, FOR ADDITIONAL TERMS
REGARDING PAYMENT OF THE ABOVE AMOUNT
AND THE COST OF CREDIT

0000037279869

ORDER CONFIRMATION SALES AUDIT COPY TIFFANY & Co.

07/31/2021 3:05PM 109299854

REVERSE SIDE OF RECEIPT STATES THE TERMS
AND CONDITIONS OF SALE

X
Customer Signature
Customer shall be responsible for
compliance with applicable laws and
regulations regarding payment of
all sales taxes, duties and other
taxes and the declaration of goods
in their state or country of
residence. Your state may require
you to report and remit use taxes
associated with this purchase,
unless specifically exempt from
taxation. Failure to do so may subject
the customer to civil and/or criminal
liability and may affect the ability
of Tiffany & Co. to provide
after-sales service



PATRICK PRYCE-LATTY

662

Application Date: 7/30/2021

Primary App

General Information

Applicant CIP Information

Sales Information

Cash Flow

20000006906309

PATRICK

PRYCE-LATTY

084-78-1716

19-WP - The Westchester

Bureau

7/30/2021

Approvals

309 RUGER LN

sales professional id

date received

work queue

09/02/1990

fdr account number

Approval Stips

R / A

7/30/2021

physical address line 1

DOB

6010440407893544

decision

decision date

TOBYHANNA

PA

18466

30

151

25901

Funding Stips

city

state/province

zip

age

department code

purchase price

Funding

Fraud

Approve

decision

decline reason(s)

withdraw reason

Save

Submit

Close

Decision History

Primary Applicant

App History

Comments

MR

PATRICK

PRYCE-LATTY

title

first

mi

last

suffix

084-78-1716

09/02/1990

ssn/sin

dob

driver license number

state

exp date

Employment Information

JPMORGAN CHASE CO

employer name

employer phone

402 HALSTEAD AVE

address line 1

address line 2

HARRISON

NY

10528

city

state/province

zip

employment status

PRIVATE CLIENT

position

03

02

107000

yy at employer mm at employer

annual income

annual other income

other income source

Student Information

university name

area of study

Authorized User (US ONLY)

title

first

mi

last

Miscellaneous Information

Physical Address

309 RUGER LN

address line 1

address line 2

TOBYHANNA

PA

18466

city

state/province

zip

-- Select --

02

05

USA

housing

yy at residence mm at residence country

Billing Address Same as Physical

address line 1

address line 2

city

state/province

zip

Previous Address Foreign Address

480 HALSTEAD AVE APT 5N

address line 1

address line 2

HARRISON

NY

10528

city

state/province

zip

Contact Information

914-786-3642

Yes

primary phone

primary phone sms (Y/N)

alternate phone

alternate phone sms (Y/N)

email

I AM LOOKING TO COMPLETE THIS CONSUMER CREDIT TRANSACTION
WITH NO DOWN PAYMENT OF CASH. I HAVE SUBMITTED PAYMENT ONLY
TO SHIP THE RING FROM ANOTHER STORE IN CALI TO NY.

13. CHANGE OF ADDRESS AND GOVERNING LAW

This Agreement is governed by the law of your state of residence when this Account was opened. You agree to notify us promptly in writing if you move. Until we receive written notice of your new address, we will continue to send monthly statements and other notices to the address you gave on the Application for this Account. Once we receive written notice that you have moved to another state, the terms of this Agreement that are applicable to your new state of residence will apply to the entire balance in your Account.

Notice to Maryland Residents: This Account is governed by Subtitle 9, Title 12 of the Maryland Commercial Law Article.

Notice to Texas Residents: The Interest Charge rate shown above is authorized under the Market Competitive Rate ceiling in effect under Tex. Rev. Civil. Stat. Article 50966.03. To contact Tiffany & Co. about this account, call us toll free at 1-800-827-1396. This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, TX 78705-4207. Phone (512) 4791285 or 1-800-538-1579. Contact the Commissioner relative to any inquiries or complaints.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Notice: See reverse side for important information regarding your rights to dispute billing errors.

BY SIGNING THE ACCOMPANYING ACCOUNT REQUEST FORM, YOU ACKNOWLEDGE RECEIPT OF A COPY OF THIS RETAIL INSTALLMENT CREDIT AGREEMENT.

TIFFANY & CO. U.S. SALES LLC
Fifth Avenue and 57th Street New York,
NY 10022

By:

A handwritten signature in dark ink, appearing to read 'H. Iglesias', is written over a light gray grid background.

Henry Iglesias
Treasurer

DISCLOSURE REQUIRED BY FEDERAL LAW.
YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE.

Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit billing Act.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Tiffany & Co
15 Sylvan Way
Parsippany, NJ 07054-9693

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Tiffany & Co
15 Sylvan Way
Parsippany, NJ 07054-9693

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Maine, South Carolina, North Carolina, Michigan, Hawaii, Florida, Illinois, Connecticut, Delaware, District of Columbia, Nebraska, Massachusetts, Minnesota, Pennsylvania, New Hampshire, New Mexico, North Dakota, South Dakota, West Virginia, Rhode Island, Washington, Wyoming, Puerto Rico, Guam	No returned check fee.
--	------------------------

6. DEFAULT/COLLECTION COSTS

If you fail to pay any minimum monthly payment when due, if you declare bankruptcy, or if you die, it will be a default, and subject to any right you may have under state law to receive notice of and to cure such default, we may declare the entire unpaid balance in the Account due and payable. If the Account is referred to an attorney who is not our salaried employee and we prevail in a suit against you to collect the amount you owe, in addition to the full amount owed and any court costs, you agree to pay our reasonable attorneys' fees. No attorneys' fees will be imposed in any state, or in any amount, where not permitted by law. We will pay your reasonable attorneys' fees if you prevail in a suit we bring against you under this Agreement. **As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.**

7. CANCELING OR LIMITING YOUR CREDIT

Unless otherwise provided by applicable law, we have the right at any time to limit or terminate the use of your Account without giving you notice in advance. All credit cards we issue remain our property and, if requested, you agree to return any credit card issued to you. You agree to notify us promptly (call us toll free at Tel. No. 18008271396) if any credit card we issue to you is lost or stolen.

8. CHANGE IN THIS AGREEMENT

We may change any term of this Agreement, including the rate of Interest Charge, by furnishing you notice of the change to the extent required by applicable law. If permitted by applicable law, any new terms may, at our option, be applied to any balance existing in the Account at the time of the change, as well as to any subsequent transactions.

9. CREDIT INVESTIGATION

a natural person (m)
- 15 USC 1681(b)(2)
You authorize us to investigate your credit history by obtaining consumer reports and by making direct inquiries of businesses where you have accounts and where you work. We may request a consumer report from consumer reporting agencies in considering your application for this Account and later in connection with an update, renewal, or extension of credit. Upon your request we will tell you whether or not a consumer report was requested and the name and address of any consumer reporting agency that furnished the report. You also authorize us to report your performance under this Agreement to credit bureaus and others who may properly receive such information.

10. DISPUTED AMOUNTS

All written communications concerning disputed amounts, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full" you tender with other conditions or limitations, or you otherwise tender as full satisfaction of a disputed amount, must be sent to us at the address for billing inquiries shown on the billing statement. For important information regarding your right to dispute billing errors under Federal Law, see the "Your Billing Rights Notice" that accompanies your copy of this Agreement.

11. MARKETING INFORMATION

To the extent permitted by applicable law, you give us and any holder of this Agreement permission to furnish information about you (usually only your name, address and other identifying data) to other persons who may use that information to solicit you for products or services. You can request that we discontinue furnishing this information by calling us toll free at 1-800-827-1396 or by writing us at Tiffany & Co., P.O. Box 6150, Parsippany, New Jersey 07054-9693.

12. DISPUTE RESOLUTION

The exclusive means of resolving any controversy or claim arising out of or relating to this Agreement or any related purchase contract, or the breach, termination or invalidity of any of the foregoing shall be in the applicable state and federal courts. The parties hereby waive the right to punitive or exemplary damages but shall have the right to reasonable attorneys' fees and other court related costs awardable to the prevailing party.

State Specific Interest Rates and Interest Charges		
ANNUAL PERCENTAGE RATE (APR) for Purchases	If you live in:	The APR is:
	California	10% (1)
	Arkansas	17% (2)
	Connecticut, Washington, Michigan	12% (3)
	Hawaii, North Carolina, Massachusetts, South Carolina, Minnesota, Louisiana	18% (4)
	Florida	15% (5)
	Nebraska, Guam	18% (4) on balances of \$500 or more; 21% (6) on all other balances
	Alabama	18% (4) on balances between \$750 and \$2,000; 21% (6) on all other balances.
	West Virginia	18% (4) on balances of \$750 or less; 12% (3) on balances greater than \$750.
	Kentucky	8% (7) on balances of \$15,000 and under; 21% (6) on balances above \$15,000.
	All other states, Puerto Rico and the District of Columbia	21% (6)
Grace Period for repayment of balances	30 days on average	
Method of computing the balance	Average daily balance (excluding current transactions)	
Annual Fee	None	
Minimum finance charge	If you live in:	The minimum finance charge is:
	Hawaii, Arkansas, District of Columbia, Maryland, Nebraska, Michigan, North Carolina, South Carolina, Arizona, and Guam	None
	All other states (NY)	\$0.50

- (1) Monthly Periodic Rate of 0.833%
(2) Monthly Periodic Rate of 1.4166%
(3) Monthly Periodic Rate of 1.000%
(4) Monthly Periodic Rate of 1.500%
(5) Monthly Periodic Rate of 1.250%
(6) Monthly Periodic Rate of 1.750%
(7) Monthly Periodic Rate of 0.666%

RETAIL INSTALLMENT CREDIT AGREEMENT*natural person or organization*

In this Agreement, the words "you" and "your" refer to any person who signs this Agreement, has requested and is issued a Tiffany & Co. credit card, or is authorized to use this Tiffany & Co. credit card account ("Account"); "we", "us", "our", and "Tiffany & Co." refer to Tiffany & Company U.S. Sales LLC, a Delaware limited liability company, with an address at Fifth Avenue and 57th Street, New York, NY 10022, and any person or entity to whom this Account may be assigned.

1. PROMISE TO PAY/WHEN AGREEMENT IS EFFECTIVE

When you sign the Application for this Account, you will be agreeing to everything written here. Therefore, before you sign the Application, you should read this entire Agreement, which includes the cost-of-credit disclosures required by Federal Law. The information you provide on the Application that identifies you is incorporated in this Agreement by reference. This Agreement will not be effective until we approve your Application, and then after that, only if you or someone authorized by you signs a sales slip or otherwise charges a purchase to this Account.

2. COST OF CREDIT

(a) As required by applicable law, the following chart sets forth some of the terms of the Account:

Annual Percentage Rates (APR) for Purchases	8% - 21% The APR varies by state; please see the "State Specific Interest Rates and Interest Charges" table below in this account agreement.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Penalty Fees	
• Late Payment	\$0.00 to \$10.00. This fee will vary by state; please see Paragraph 5 below in this account agreement.
• Returned Payment	\$0.00 to \$25.00. This fee will vary by state; please see Paragraph 5 below in this account agreement.

EXHIBIT (6)

1 of 5

PLEASE VISIT
WWW.TIFFANY.COM/PRODUCTCARE

TIFFANY & CO.

WHITE PLAINS
(914) 686-5100

Sales Professional: T. Miller

STORE: 0019 REG: 050 TRAN: 8858/4
07/07/2021 RSP: 16952 DEPOSIT/1

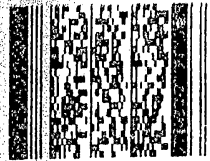


DEPOSIT ISSUE 1500.00
Reason: Sales Order

Total \$1500.00
VISA 1500.00

ACCT # /I /T 7659523599433552
AUTH: 634865

NAME: PRYCE LATTY/PATRICK
Mode: Issuer
MID: 67229000195
TID: 08424655
AID: a0000000980840
TVR: 8080088000
IAD: 06021203603000
TSI: 6800
ARC: 00



0000037279869

DEPOSIT#
TIFFANY & CO. 0000190005008858

PURCHASER NAME & ADDRESS:
SALUTATION PATRICK PRYCE
1234 MIDLAND AVE
BRONXVILLE, NEW YORK 10708
UNITED STATES
(914)786-3642

Transaction Comments
SKU: 63220213

SALES AUDIT COPY

TIFFANY & CO.

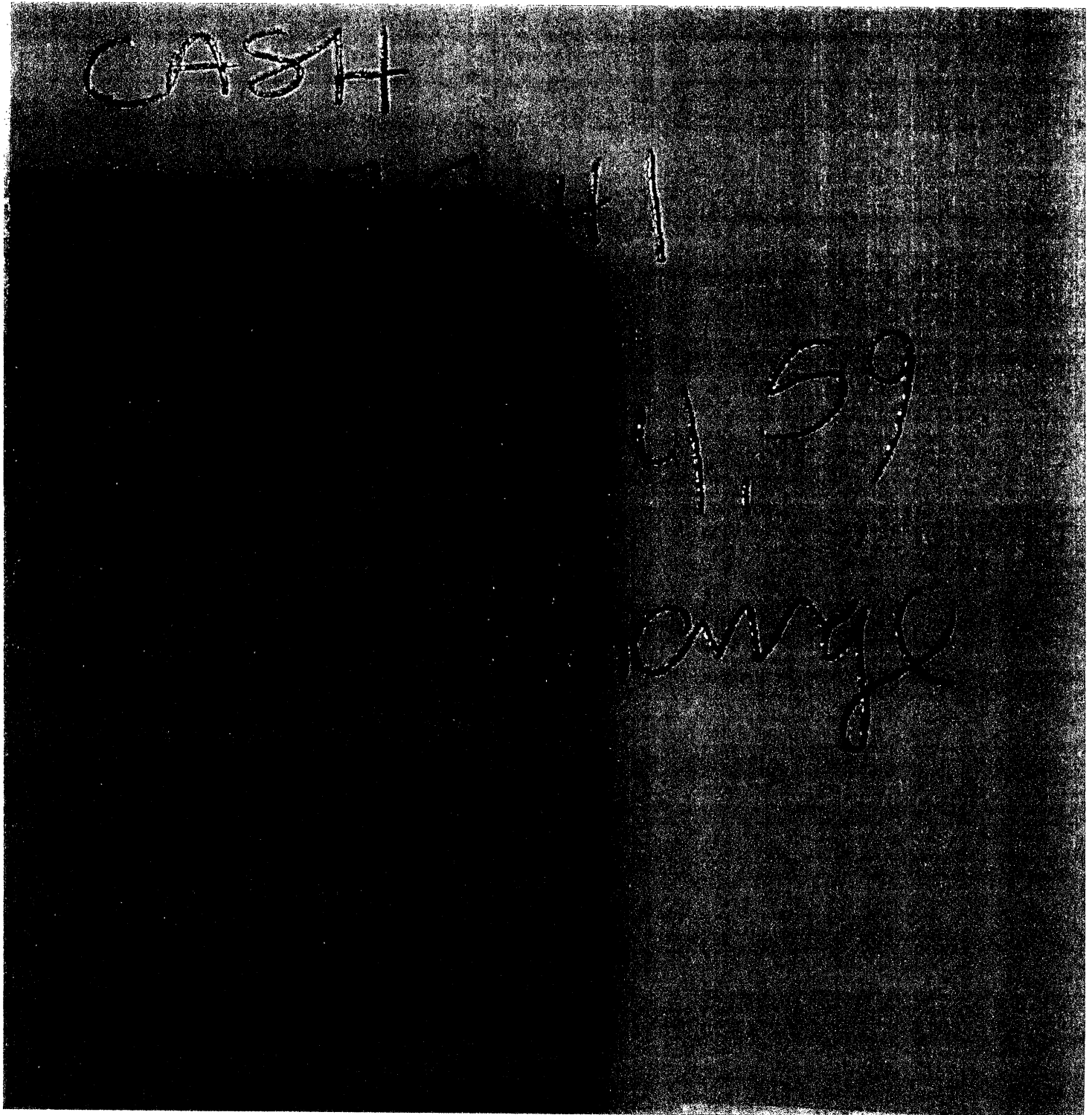
07/07/2021 06:08PM

Customer shall be responsible for compliance with applicable laws and regulations regarding payment of all sales taxes, duties and other taxes and the declaration of goods in their state or country of residence. Your state may require you to report and remit use taxes associated with this purchase, unless specifically exempt from taxation. Failure to do so may subject the customer to civil and/or criminal liability and may affect the ability of Tiffany & Co. to provide after-sales service.

TO VIEW CARE INSTRUCTIONS
PLEASE VISIT

EXHIBIT (G)

2 of \$



Dept

151

A

Total w/ Tax

25901.63

25% down \$6,475.41

6/16/19

603

Sept 2019

6010-440-40789-3544

EXHIBIT (G)

4 of 5

Cash down for
deposit

appt b/w 2:30 - 3:00

see terms on note

credit transaction.
to complete my consumer
requested/forced in order
\$5,000 in cash;

5 of 5

EXHIBIT (G)

Personal property

Cash

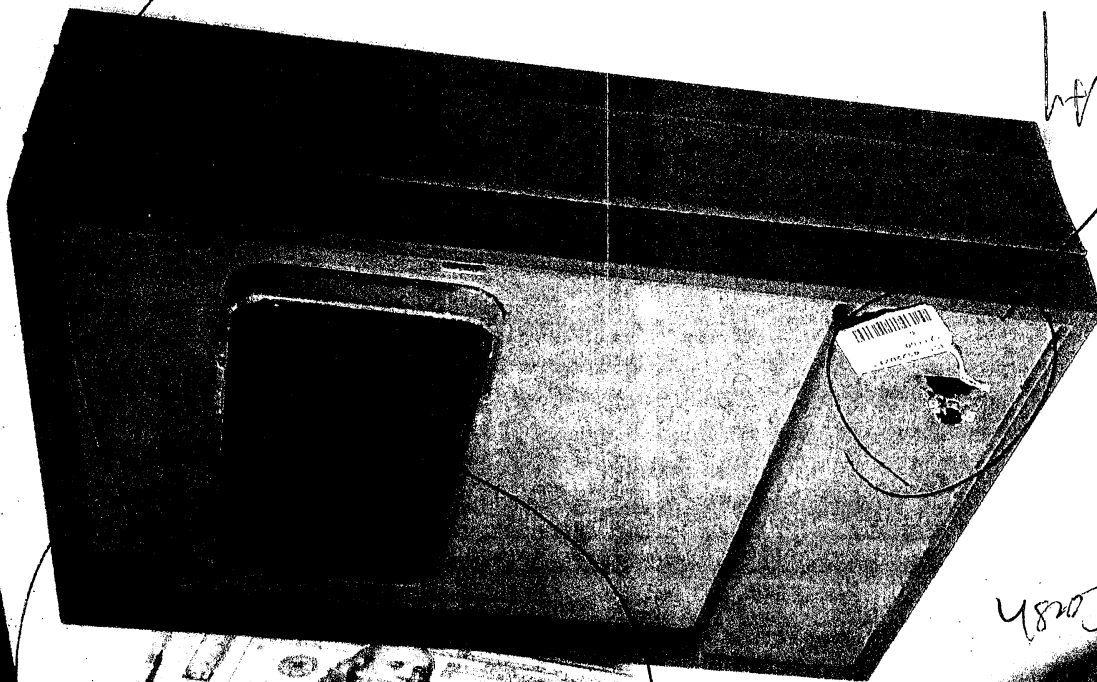


EXHIBIT (J)

TIFFANY & Co.

WHITE PLAINS
(914) 686-5100

Sales Professional: K. Drab

ORDER #: 109299854
STORE: 0019 REG: 998 TRAN: 9854
07/31/2021 RSP: 27026 TAKEBas Charges
535-11-00053511 0.05
18KPT RDRU 1.41TW W/2RDDI
151-92-63220213 23900.00
VD ()Subtotal 23900.05
10601 8.375% 331193170 2001.63Total \$25901.68
DEPOSIT 6475.41

DDC # 000190109070605 ISS DATE 07/31/2021

CASH 0.01

TSF ACCOUNT 19426.26

ACCT # XXXXXXXXXXXX3544 CRD CODE 603

First Installment Due: 09/21,

25% DOWN PAYMENT, 1/12, Interest Free

0000037279869

ORDER CONFIRMATION
CUSTOMER COPY

TIFFANY & Co.

07/31/2021 3:05PM 109299854



Customer shall be responsible for compliance with applicable laws and regulations regarding payment of all sales taxes, duties and other taxes and the declaration of goods in their state or country of residence. Your state may require you to report and remit use taxes associated with this purchase, unless specifically exempt from taxation. Failure to do so may subject the customer to civil and/or criminal liability and may affect the ability of Tiffany & Co. to provide after-sales service.

The terms and conditions applicable to this sale are set forth below. If a credit or charge card has been used to make this purchase, the terms and conditions in the agreement between the cardholder and the issuer of that credit card shall also apply.

Merchandise will be accepted by Tiffany & Co. in the U.S. for refund or credit (excluding any shipping charges) or for exchange only if returned in salable condition within 30 days of receipt. Refunds will be provided only for purchases by cash or check; credit or charge card purchases will receive a credit to the cardholder's account on which the purchase was made. Refunds will be issued by company check only upon presentation of the sales receipt and, in the case of purchases by check, only if the funds have been received by Tiffany & Co. Cash purchases over \$200 will be refunded by mail check. Gift recipients are entitled to an exchange or non-refundable merchandise credit only. Customer's failure to properly declare the merchandise and/or pay appropriate taxes and duties in any jurisdiction outside of the U.S. may prevent Tiffany & Co. from providing after-sales service on such merchandise.

TERMS OF SALE

For questions about this receipt or your account, call 1 800 827 1396. For all other inquiries, please call 1 800 843 3269 or email CustomerService@tiffany.com. Visit <http://www.tiffany.com/productcare> for information on how to care for your Tiffany & Co. selection.

The terms and conditions applicable to this sale are set forth below. If a credit or charge card has been used to make this purchase, the terms and conditions in the agreement between the cardholder and the issuer of that credit card shall also apply.

Merchandise will be accepted by Tiffany & Co. in the U.S. for refund or credit (excluding any shipping charges) or for exchange only if returned in salable condition within 30 days of receipt. Refunds will be provided only for purchases by cash or check; credit or charge card purchases will receive a credit to the cardholder's account on which the purchase was made. Refunds will be issued by company check only upon presentation of the sales receipt and, in the case of purchases by check, only if the funds have been received by Tiffany & Co. Cash purchases over \$200 will be refunded by mail check. Gift recipients are entitled to an exchange or non-refundable merchandise credit only. Customer's failure to properly declare the merchandise and/or pay appropriate taxes and duties in any jurisdiction outside of the U.S. may prevent Tiffany & Co. from providing after-sales service on such merchandise.

TERMS OF SALE

For questions about this receipt or your account, call 1 800 827 1396. For all other inquiries, please call 1 800 843 3269 or email CustomerService@tiffany.com. Visit <http://www.tiffany.com/productcare> for information on how to care for your Tiffany & Co. selection.

On a credit card?
In a consumer credit transaction?

Submitted as cash toward down payment.
Said to be owed but shows in a positive balance?

I presented to USC 1602 this is the only credit card I presented.